

Instructions on Providing Information Required by Bankruptcy Law

You are required to provide certain information to the Court when you file bankruptcy. We must make diligent and reasonable inquiry to obtain that information so that your bankruptcy papers are true and accurate. PLEASE CAREFULLY READ AND FOLLOW THESE INSTRUCTIONS.

The following is a list of documents/forms/information that is required to be in your file.
(Originals will be returned if requested)

1. Titles to all vehicles, mobile homes, boats, etc . Vehicle information including mileage and condition.
2. Mortgage papers to all properties. Mortgage Statement showing balance and monthly payment amount.
3. Deeds, land contracts, or purchase agreements to real estate.
4. Appraisal of property or mobile home by an appraiser within the last year if retaining real estate. (Chapter 13 cases only)
5. Property tax
6. The last **two** years federal income tax returns, including any amended returns and W2s and 1099s.
7. Insurance information including life, auto and property insurance. This information should include the policy number, premium amounts and beneficiaries.
8. Current bank statements for all accounts including checking, savings, IRA, 401(k). This includes accounts closed within the last year. This includes a record of any interest that you have in an educational IRA or under a qualified state tuition program.
9. Verification of current income including pay stubs, workers' compensation statement, social security, unemployment, retirement, etc. Copies of this information for the **6 months** before the date of filing must be provided to the court.
10. Information on **all** creditors including collection agencies. The information needed includes name, address, account number, amount owed and original creditor if collection agency. You must include all your debts and bills. **Do not omit any debt or bill even if you want to pay it; even if you think it is not going to be excused in your bankruptcy; even if you cosigned a bill for someone else; and even if it is to a friend or family member.** If a creditor is still billing or communicating with you, use the address supplied to you by the creditor that you received in the last 90 days. Keep all mailings from your creditor so that we can notify the court of the correct address and any change in address.
11. Listing of monthly household expenses including utilities and groceries.
12. Information concerning any property transferred within the last 24 months.
13. Information on any lawsuits, garnishments, repossessions and foreclosures.
14. Name and address of any collection agencies in addition to the name and address of the creditor for whom they are collecting.
15. **Debt Counseling Requirement.** You are NOT eligible to file a bankruptcy unless

you receive an individual or group briefing from an approved nonprofit budget and counseling agency approved by the court. That briefing must outline your opportunities for available credit counseling and assist you in performing a related budget analysis. It must occur within 180 days prior to filing the bankruptcy. It can take place on the internet or by telephone. The Certificate that you receive must be filed with the court. If you developed a debt repayment plan, that plan must also be filed.

16. A document proving your identity. This document must contain your photograph and can be a driver's license, passport or state issued picture I.D.

Chapter 13

If you file a Chapter 13 case, the Trustee may require you to provide copies of your federal and state income tax returns during the pendency of your case. The Trustee may also require you to pay any refund to the bankruptcy estate.

If you file a Chapter 13 case, at certain times during your case you must provide a statement, signed by you under penalty of Federal perjury, that provides information relative to the payment of any and all support obligations, including but not limited to child and spousal support

If you file a Chapter 13 case, at certain times during your case you must provide a current income and expense statement, signed by you under penalty of Federal perjury, that shows how you have calculated your income and expense. This statement must also set out the identity of any person responsible with you for the support of your dependents, and the identity of any person who contributes to the household in which you reside.

Credit Reports

You should monitor your credit after you file your bankruptcy case. You should be entitled to a free credit reports which can be obtained from any one of these agencies or online at www.annualcreditreport.com. You are entitled to one free credit report from each agency each year.

Equifax Credit Information
P.O. Box 740341
Atlanta, GA 30374
1-800-685-1111

Experian Credit Data
P.O. Box 2002
Allen, TX 75013
1-888-397-3742

Trans Union
P.O. Box 4000
Chester, PA 19016
1-866-687-2673